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B1 (Official	Form 1)(1/0	08)				oannon		.go <u> </u>	10			
			United No			ruptcy of Illino					Vol	untary Petition
	Debtor (if ind , Danny L		er Last, First	, Middle):				of Joint Do Ison, Lis	ebtor (Spouse a <b>Anne</b>	e) (Last, First	, Middle):	
	James used b arried, maide			8 years					used by the , maiden, and			years
(if more than <b>XXX-XX</b> -Street Addı	ress of Debto	r (No. and				Complete E	Street 60	x-xx-009: Address of	state all)  Toint Debtor  Hills Driv	r (No. and St		D. (ITIN) No./Complete EIN  nd State):  ZIP Code
G ( )	D '1	Cd D:	' 1 Di	CD :		61270		CD 11	6.4	D : ' 1 DI	CD :	61270
Whitesi	Residence or <b>ide</b>	of the Prin	cipai Piace o	of Busines:	s:			iy or Reside niteside	ence or of the	Principal Pi	ace of Busir	less:
Mailing Ad	ldress of Deb	tor (if diffe	erent from str	reet addres	ss):		Maili	ng Address	of Joint Deb	tor (if differe	nt from stre	et address):
					Г	ZIP Code	:					ZIP Code
	f Principal Ast from street			r	L		<u> </u>					1
		Debtor				of Business	3		•	r of Bankruj Petition is F		Jnder Which
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo Con Clea Othe	I U.S.C. § road ekbroker nmodity Br aring Bank er  Tax-Exe (Check bootor is a tax- er Title 26	eal Estate as 101 (51B)	(e) ganization	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recombination of a Foreign Nonmain Proceeding Chapter 13 of a Foreign Nonmain Proceeding Chapter 14 of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Main Proceeding Chapter 15 Petition for Recombination of a Foreign Nonmain Proceeding Chapter 15 Petition for Recombination of a Foreign Nonmain Proceeding Chapter 15 Petition for Recombination of a Foreign Nonmain Proceeding Chapter 13 of a Foreign Nonmain Proceeding Chapter 13 of a Foreign Nonmain Proceeding Chapter 13 of a Foreign Nonmain Proceeding Chapter 14 of a Foreign Nonmain Proceeding Chapter 14 of a Foreign Nonmain Proceeding Chapter 15 of a Foreign No			Main Proceeding etition for Recognition		
		Filing F	ee (Check o	ne box)	`		Checl	one box:		Chapter 11	Debtors	
☐ Filing F attach s is unabl	ing Fee attac Fee to be paid igned applica te to pay fee Fee waiver re igned applica	l in installn ation for the except in ir quested (ap	e court's connstallments. I	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals	hat the debicial Form 3A only). Must	Check	Debtor is x if: Debtor's to insider x all applica A plan is Acceptan	not a small b aggregate nor s or affiliates able boxes: being filed w ces of the pla	ncontingent l ncontingent l n are less than with this petition were solici	or as defined iquidated den \$2,190,000 on.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D). ebts (excluding debts owed 0. ion from one or more C. § 1126(b).
☐ Debtor ☐ Debtor	Administrat estimates tha estimates tha ill be no fund	t funds wil t, after any	l be available exempt proj	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS F	OR COURT USE ONLY
Estimated N	Number of Ci 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	Liabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Nelson, Danny Lee Nelson, Lisa Anne (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Nelson, Danny Lee Nelson, Lisa Anne

### Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Danny Lee Nelson

Signature of Debtor Danny Lee Nelson

X /s/ Lisa Anne Nelson

Signature of Joint Debtor Lisa Anne Nelson

Telephone Number (If not represented by attorney)

June 26, 2009

Date

#### Signature of Attorney\*

### X /s/ Bernard J. Natale

Signature of Attorney for Debtor(s)

#### Bernard J. Natale 2018683

Printed Name of Attorney for Debtor(s)

Bernard J. Natale, Ltd

Firm Name

6833 Stalter Dr., Suite 201 Rockford, IL 61108

Address

#### Email: natalelaw@bjnatalelaw.com (815) 964-4700 Fax: (815) 316-4646

Telephone Number

June 26, 2009 Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ü	7
Ż	1	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.	
		Debtor(s)	Chapter	7
			_	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Danny Lee Nelson Danny Lee Nelson
Date: <u>June 26, 2009</u>

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lisa Anne Nelson Lisa Anne Nelson
Date: <u>June 26, 2009</u>

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**B6 Summary (Official Form 6 - Summary) (12/07)** 

# **United States Bankruptcy Court Northern District of Illinois**

In re	Danny Lee Nelson,		Case No.		
	Lisa Anne Nelson				
		Debtors	Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	451,000.00		
B - Personal Property	Yes	4	13,976.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,327,245.83	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		34,522.45	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		403,369.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,622.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,600.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	464,976.00		
			Total Liabilities	1,765,137.80	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

Danny Lee Nelson, Lisa Anne Nelson		Case No.	
LISA ATITIE NEISOTI	Debtors	Chapter	7
STATISTICAL SUMMARY OF CERTAIN I	LIABILITIES AN	ND RELATED DAT	ΓA (28 U.S.C. § 159
f you are an individual debtor whose debts are primarily consumer a case under chapter 7, 11 or 13, you must report all information re	debts, as defined in § I	101(8) of the Bankruptcy C	Code (11 U.S.C.§ 101(8)), f
■ Check this box if you are an individual debtor whose debts a report any information here.	re NOT primarily const	umer debts. You are not red	quired to
This information is for statistical purposes only under 28 U.S.C Summarize the following types of liabilities, as reported in the S		em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

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B6A (Official Form 6A) (12/07)

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000)	Joint tenant	J	225,000.00	250,322.68
224 Franklin St, Hartford City, IN Hartford City Super Wash listed for sale @ \$226,000	Joint tenant	J	226,000.00	551,000.00

Sub-Total > 451,000.00 (Total of this page)

451,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Farm	ers State Bank - checking	J	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Norm	al complement of household goods	J	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Norm	al complement of clothing	J	500.00
7.	Furs and jewelry.	Wedd	ling rings and misc jewelry	J	250.00
8.	Firearms and sports, photographic, and other hobby equipment.	1 rifle	, 3 shotguns	Н	500.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term	insurance through employer	W	1.00
10.	Annuities. Itemize and name each issuer.	X			

5,251.00

Sub-Total >

(Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Danny Lee Nelson,	Case No
	l isa Δnne Nelson	

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or		Commonwealth Edison - defined benefit pension	W	Unknown
	other pension or profit sharing plans. Give particulars.		IMRF - defined benefit pension	W	Unknown
13.	Stock and interests in incorporated and unincorporated businesses.		HDR & T Car Wash, Inc (1/3 interest with Dan's 2 brothers)	н	Unknown
	Itemize.		Nelson Realty, Inc (1/3 interest with Dan's 2 brothers)	н	Unknown
			Howard & Hugh Nelson Electric Service, Inc (1/3 interest with Dan's 2 brothers)	н	Unknown
			d/b/a Hartford City Super Wash	J	Unknown
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00** (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Danny Lee Nelson,	Case No.	_
	Lisa Anne Nelson		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	х		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	2005 VW Passat TDI	W	7,100.00
	other vehicles and accessories.	2000 Ford Focus SE	w	1,100.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	х		
28.	Office equipment, furnishings, and supplies.	Home office, desk, chair, computer, printer, etc	. J	500.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X		
30.	Inventory.	X		
31.	Animals.	1 dog	J	25.00
32.	Crops - growing or harvested. Give particulars.	X		
		·	Sub-Total of this page)	al > <b>8,725.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Danny Lee Nelson,	Case No.
	l isa Anne Nelson	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total >

13,976.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Danny Lee Nelson,	Case No.
	l isa Anna Nalson	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000)	735 ILCS 5/12-901	30,000.00	225,000.00
Checking, Savings, or Other Financial Accounts, C Farmers State Bank - checking	Certificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings Normal complement of household goods	735 ILCS 5/12-1001(b)	3,500.00	3,500.00
Wearing Apparel Normal complement of clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> Wedding rings and misc jewelry	735 ILCS 5/12-1001(b)	250.00	250.00
Firearms and Sports, Photographic and Other Hob 1 rifle, 3 shotguns	oby Equipment 735 ILCS 5/12-1001(b)	500.00	500.00
Interests in Insurance Policies Term insurance through employer	215 ILCS 5/238	100%	1.00
Interests in IRA, ERISA, Keogh, or Other Pension of Commonwealth Edison - defined benefit pension	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
IMRF - defined benefit pension	735 ILCS 5/12-1006	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2005 VW Passat TDI	735 ILCS 5/12-1001(b)	192.40	7,100.00
2000 Ford Focus SE	735 ILCS 5/12-1001(c)	1,100.00	1,100.00
Office Equipment, Furnishings and Supplies Home office, desk, chair, computer, printer, etc	735 ILCS 5/12-1001(b)	500.00	500.00

Total: 37,043.40 238,951.00

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B6D (Official Form 6D) (12/07)

In re	Danny Lee Nelson,
	Lisa Anne Nelson

Case No.		

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	1 - QD - C	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx0624  Farmer's State Bank 1100 East Lincolnway Morrison, IL 61270	x	J	Personal Guarantee of loan for truck for Nelson's Electric, Inc.		A T E D			
Account No. x0020  Farmer's State Bank 1100 East Lincolnway Morrison, IL 61270	×	J	Value \$ 0.00  Personal guarantee of loan for truck for Nelson's Electric, Inc.				18,203.04	18,203.04
Account No.  Internal Revenue Service Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604		J	Value \$ 0.00  2004-2006  Tax Lien  Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000  Value \$ 225,000.00	)			11,915.51 14,721.68	11,915.51
Account No. xx7344  Port Byron State Bank 124 N Main St Port Byron, IL 61275		J	2004  First Mortgage  Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000  Value \$ 225,000.00	)			229,967.60	10,601.00
continuation sheets attached		1	· · · · · · · · · · · · · · · · · · ·	Subt			274,807.83	55,441.23

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx-xx-xx or xxxx00-20  Port Byron State Bank 124 N Main St Port Byron, IL 61275		J	10/2006 First Mortgage 224 Franklin St, Hartford City, IN Hartford City Super Wash. Judgment lien on Morrison, IL household. listed for sale @ \$226,000  Value \$ 226,000.00	T	TED	1	551,000.00	325,000.00
Account No.  Port Byron State Bank 124 N Main St Port Byron, IL 61275	-	J	2004  Mortgages  HDR & T Car Wash, Inc. Real estate  Value \$ Unknown				488,897.00	Unknown
Account No. xxxxx8129  VW Credit, Inc PO Box 17497 Baltimore, MD 21297		w	07/2005 Purchase Money Security 2005 VW Passat TDI				,	
Account No. xx-xx-xx0-031  Whiteside County Collector Whiteside County Courthouse 200 E. Knox Street Morrison, IL 61270		J	Value \$ 7,100.00  2008  Statutory Lien  Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000)  Value \$ 225,000.00				6,907.60 5,633.40	0.00
Account No.	-		Value \$				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claims		d to	(Total of t	Subt			1,052,438.00	325,000.00
Totalia Secured Citalia	-		(Report on Summary of So	Т	ota	ıl	1,327,245.83	380,441.23

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B6E (Official Form 6E) (12/07)

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

## Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Danny Lee Nelson,		Case No.	
	Lisa Anne Nelson			
_		Debtors ,		

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

	TYPE OF PRIORITY							7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	COZF_ZGEZ	UNLLQULDA	S P U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.			2004 - 2006	T	ATED			
Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338		J	Income Taxes				9,096.22	9,096.22
Account No. xx7525	┢		Unemployment tax liability for 1st	$\Box$			0,000.22	0,000.22
Indiana Workforce Development 10 North Senate Avenue Indianapolis, IN 46204		J	quarter 2008				805.52	0.00
Account No.	H		2004, 2005, 2006, 2008	H			805.52	805.52
Internal Revenue Service Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604		J	1040 Income tax					0.00
							21,273.37	21,273.37
Account No. xx-xxx6363  Internal Revenue Service Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604		J	941 Withholdings for Hardford City Carwash periods 09/2007, 12/2007				3,347.34	0.00 3,347.34
Account No.	H			H			3,347.34	3,347.34
Sheet 1 of 1 continuation sheets attack				Subte				0.00
Schedule of Creditors Holding Unsecured Prio	rity	Cla	aims (Total of t		ota	ı	34,522.45	34,522.45 0.00
			(Report on Summary of So			- 1	34,522.45	34,522.45

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B6F (Official Form 6F) (12/07)

In re	Danny Lee Nelson, Lisa Anne Nelson		Case No.	
-		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it dector has no creators nothing unseen								
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	Ų	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M		N G	QD_	SPUTED		AMOUNT OF CLAIM
Account No. xxxx-xxxx-2846			Credit Card	Ť	TED			
AFSCME Advantage Mastercard P.O. Box 88000 Baltimore, MD 21288-0001		J			D			8,238.30
Account No. Unknown	t		Feed	H		r	†	
Alliance Nutrition Millview Feed Se 23987 Carroll Road Morrison, IL 61270		J						3,751.55
Account No. xxx1299	╁	$\vdash$	Collection	┦	$\vdash$	├	+	-,
Allied Business Accounts, Inc. PO Box 1600 Clinton, IA 52733-1600		J						518.04
Account No. xxx0156	╀	┝	Collection	┦	$\vdash$	H	+	310.04
Allied Business Accounts, Inc. PO Box 1600 Clinton, IA 52733-1600		J	Conection					125.00
			<u> </u>	Subt	tota	<u>L</u>	$\dagger$	
continuation sheets attached			(Total of t				,	12,632.89

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	IS SUBJECT TO SETOFF, SO STATE.	I N G E	771-07-D4H	DISPUTED	AMOUNT OF CLAIM
Account No. xxx0156	-		Collection		Ė		
Allied Business Accounts, Inc. PO Box 1600 Clinton, IA 52733-1600		J					334.91
Account No. <b>xx0954</b>	t		Collection	H	H		
CBE Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701-9374		J					
				Ш	Ш		77.72
Account No. xx0581  Farmer's State Bank 1100 East Lincolnway Morrison, IL 61270		J	Cattle Loan				6,590.96
Account No.	T		04/09/2009	П	П		
Federated Mutual Insurance Company P.O. Box 328 Owatonna, MN 55060		J	Personal guarantee of indemnity agreement for Nelson's Electric Service, Inc.				Unknown
Account No. xxxxxx7046	t	T	Collection	$\forall$	Н		
First Collection Services 10925 Otter Creek Road Mabelvale, AR 72103		J					210.00
Sheet no1 of _4 sheets attached to Schedule of	1			Subte	ota	1	7 242 F0
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	e)	7,213.59

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC MANGE	С	Hu	sband, Wife, Joint, or Community	С	U	- - -	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	10	T E	S   J   T	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2846	4		Credit Card	Ι΄	Ė			
HSBC PO Box 5253 Carol Stream, IL 60197-5253		J						7,797.00
Account No.  Hugh Nelson 1005 Glenwood Drive Morrison, IL 61270		J	06/01/2009 Personal guarantee of balances owed for buyout from businesses as follows: HDRT \$79,972.68, Nelson Realty \$8,885.65, Nelson's Electric \$266,575.49.					355,433.82
Account No. xxx7453	T		Medical	T	T		1	
Medical Associates 915 13th Avenue North Clinton, IA 52732		J						49.00
Account No. xxxx-xxxx-xxxx-6303	t	T	Credit Card	t	t	t	+	
Morrison General Electric 207 Larch Street Morrison, IL 61270		J						502.00
Account No. xxxxxxx0642	T		Collection	T	T	$\dagger$	$\dagger$	
Quad Corporation 2322 E. Kimberly Road Suite 215W Davenport, IA 52807		J						65.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub				363,846.82
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	) [	530,040.0E

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danny Lee Nelson,	Case No
	Lisa Anne Nelson	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	ш	shand Wife laint or Community	16	Tii	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	IN	UNLI QUI DA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx6067			Collection	Т	I		
Quad Corporation 2322 E. Kimberly Road Suite 215W Davenport, IA 52807		J			D		194.66
Account No. Dxxx296N1			Collection			+	
RRCA Accounts Mgmt, Inc. 312 Locust Street Sterling, IL 61081		J					
							110.00
Account No.  RRCA Accounts Mgmt, Inc. 312 Locust Street Sterling, IL 61081	-	J	Collection				2,500.00
Account No. x0477			Telephone		T		
Sprint P.O. Box 41466 Philadelphia, PA 19101		J					73.00
Account No. xxxxx4144	f		Collection		t	+	
The CBE Group Inc. 131 Tower Park P.O. Box 900 Waterloo, IA 50704		J					77.00
Sheet no. 3 of 4 sheets attached to Schedule of			I	Sub	tot	al	0.054.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	2,954.66

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danny Lee Nelson,	Case No.
	Lisa Anne Nelson	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QULD	SPUTED	AMOUNT OF CLAIM
Account No. xxxx8353			Collection	ŢΪ	A T E D		
Tri State Adjustments Freeport, Inc PO Box 882 Freeport, IL 61032		J			D		
Account No. xxxx-xxxx-2846	H		Credit Card	$\vdash$			436.00
Union Plus Master Card PO Box 88000 Baltimore, MD 21288		w					
							7,797.65
Account No. 2846  United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613		J	Collection				7,846.91
Account No. 185	H		Dentist	$\vdash$			7,040.91
William J. Simspon, DDS 521 W. Wall Street Morrison, IL 61270		J					
Account No.	H			╀			641.00
	-						
Sheet no4 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of t	Sub			16,721.56
			(Report on Summary of So	7	Γota	ıl	403,369.52

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B6G (Official Form 6G) (12/07)

In re	Danny Lee Nelson,	Case No.
	Liea Anno Noleon	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-72651 Doc 1 Filed 06/26/09 Entered 06/26/09 11:06:57 Desc Main Page 26 of 48 Document

B6H (Official Form 6H) (12/07)

In re	Danny Lee Nelson,	Case No.
	Lisa Anno Nolson	

#### Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Nelson's Electric	Farmer's State Bank
101 W Market St	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270
Nelson's Electric	Farmer's State Bank
101 W Market St	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270
Randy Nelson	Farmer's State Bank
1 Genesee St	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270
Randy Nelson	Farmer's State Bank
1 Genesee St	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270
Todd Nelson	Farmer's State Bank
Noble Rd	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270
Todd Nelson	Farmer's State Bank
Noble Rd	1100 East Lincolnway
Morrison, IL 61270	Morrison, IL 61270

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**B6I (Official Form 6I) (12/07)** 

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.	
III IC	LISA AIIIIE NEISOII	Debtor(s)	Case No.	
		Debioi(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE								
Married	RELATIONSHIP(S): Son Son	AGE(S): 16 19						
<b>Employment:</b>	DEBTOR		SPOUSE					
Occupation	Electrician	Service Repr	esentative					
Name of Employer	Howard & Hugh Electric Service, Inc	IL Dept. of Er	mployment Sec	urity				
How long employed	35 years	6 years						
Address of Employer	101 W Market St Morrison, IL 61270	2323 E Linco Sterling, IL 6						
	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE			
1. Monthly gross wages, sal-	ary, and commissions (Prorate if not paid monthly)	\$ _	3,185.00	\$	3,821.00			
2. Estimate monthly overtim	ne	\$ _	0.00	\$	0.00			
3. SUBTOTAL		\$_	3,185.00	\$	3,821.00			
4. LESS PAYROLL DEDU	CTIONS							
<ul> <li>a. Payroll taxes and so</li> </ul>	cial security	\$ _	432.00	\$	437.00			
b. Insurance		\$ _	0.00	\$	0.00			
c. Union dues		\$ _	0.00	\$	45.00			
d. Other (Specify):	Retirement		0.00	\$	152.00			
	Other Deductions - Itemitzed on paystub	\$	0.00	\$	318.00			
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$_	432.00	\$	952.00			
6. TOTAL NET MONTHLY	Y TAKE HOME PAY	\$_	2,753.00	\$	2,869.00			
7. Regular income from ope	eration of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00			
8. Income from real property	y	\$	0.00	\$	0.00			
9. Interest and dividends		\$	0.00	\$	0.00			
dependents listed above		or that of \$_	0.00	\$	0.00			
11. Social security or govern (Specify):		\$	0.00	\$	0.00			
(Specify).			0.00	\$ <del></del>	0.00			
12. Pension or retirement in	come		0.00	\$ <del>_</del>	0.00			
13. Other monthly income	come	Ψ_	0.00	Ψ	0.00			
(Specify):		\$	0.00	\$	0.00			
		\$	0.00	\$	0.00			
14. SUBTOTAL OF LINES	5 7 THROUGH 13	\$_	0.00	\$	0.00			
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on lines 6 and 14)	\$_	2,753.00	\$	2,869.00			
16. COMBINED AVERAG	E MONTHLY INCOME: (Combine column totals from line	15)	\$	5,622	.00			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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 $B6J\ (Official\ Form\ 6J)\ (12/07)$ 

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.	
		Debtor(s)		

## ${\bf SCHEDULE\; J - CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,424.00
a. Are real estate taxes included? Yes No _X_	· <del></del>	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	140.00
b. Water and sewer	\$	35.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	292.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	108.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	259.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) See Detailed Expense Attachment	\$	723.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	493.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	476.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,600.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	¢	E 622 00
a. Average monthly income from Line 15 of Schedule I	\$	5,622.00 5,600.00
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$ \$	22.00
c. Proming net medite (a. mina o.)	Ψ	22.00

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B6J (Official Form 6J) (12/07)

**Total Other Expenditures** 

Danny Lee Nelson
In re Lisa Anne Nelson

Case No.	

\$

476.00

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attac	hment	
Other Utility Expenditures:		
Cell Phones	\$	167.00
Dish & Internet	\$	125.00
Total Other Utility Expenditures	\$	292.00
Specific Tax Expenditures:		
Homestead Real Estate		469.00
Non dischargable taxes per schedule E		254.00
Total Tax Expenditures	\$	723.00
Other Expenditures:		
Son's College Expenses	\$	217.00
School lunches, fees and activities	\$	129.00
Misc personal	\$	130.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.		
		Debtor(s)	Chapter	7	
DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR				

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

Date June 26, 2009

Signature /s/ Danny Lee Nelson
Debtor

Date June 26, 2009

Signature /s/ Lisa Anne Nelson
Lisa Anne Nelson
Joint Debtor

sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Danny Lee Nelson Lisa Anne Nelson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$30,196.86 2009 YTD: Joint Debtors \$145,033.00 2008: Joint Debtors \$119,154.00 2007: Joint Debtors

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Internal Revenue Service Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604	DATES OF PAYMENTS/ TRANSFERS \$1000/month	AMOUNT PAID OR VALUE OF TRANSFERS \$3,000.00	AMOUNT STILL OWING \$14,721.68
Port Byron State Bank 124 N Main St Port Byron, IL 61275	\$1424/month	\$4,272.00	\$229,967.60
VW Credit, Inc PO Box 17497 Baltimore, MD 21297	493/month	\$1,479.00	\$6,907.60
Union Plus Master Card PO Box 88000 Baltimore, MD 21288	Minimum monthly	\$618.00	\$7,797.65

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Port Byon State Bank v
Collection
COURT OR AGENCY
AND LOCATION
DISPOSITION
Whiteside County, IL
Judgment

Daniel L Nelson and Lisa A

Nelson 08 L 54

Discover Bank v Lisa A Collection Whiteside County, IL Settled and paid

Nelson

08 SC 1103 ST

RRCA Accounts Civil Whiteside County, Illinois Pending

Management, Inc. vs. Lisa Nelson; 2008 SC 293

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE PROPERTY

Internal Revenue Service 08/2008 - 10/2008 Wage deduction @ \$446/week

Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604

Port Byron State Bank 01/28/2009 \$110.25/week

124 N Main St Port Byron, IL 61275

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF FORECLOSURE SALE, DESCRIPTION AND VALUE OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

3

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

**Consumer Credit Counseling** 

05/2009

\$50

Bernard J. Natale, Ltd 6833 Stalter Dr., Suite 201 Rockford, IL 61108

05/2009 Kathryn Bach, Lisa' mother

\$3000 + costs

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Citizens First State Bank** Hartford City, IN

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE **Checking for Hartford City Super Wash** 

AMOUNT AND DATE OF SALE OR CLOSING

5

07/2008 @ approx \$500

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

LAST FOUR DIGITS OF

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. **BEGINNING AND** NAME (ITIN)/ COMPLETE EIN **ADDRESS** NATURE OF BUSINESS ENDING DATES **Hartford City Super** 42-1606363 224 Franklin St Car Wash 04/2003 - 2007 Wash Hartford City, IN 47348 HDR & T Car Wash, **20270 Noble Rd** Car Wash 36-3656422 1980's - present Morrison, IL 61270 Inc **20270 Noble Rd** Landlord Nelson Realty, Inc 36-2235284 prior to 1980's -Morrison, IL 61270 present

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 36-2664303

**Howard & Hugh** Nelson Electric, Inc 101 W Market St Morrison, IL 61270 **Electrical Contractor** 

1950's -

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS James Lyons, CPA 111 S 4th St Clinton, IA 52732-4424 DATES SERVICES RENDERED

1981 -

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

Mail Stop 5013 CHI Internal Revenue Service

230 S. Dearborn St. Chicago, IL 60604

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. 

NAME **ADDRESS** James Lyons, CPA 111 S 4th St Clinton, IA 52732

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

8

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 26, 2009	Signature	/s/ Danny Lee Nelson
	_	_	Danny Lee Nelson Debtor
Date	June 26, 2009	Signature	/s/ Lisa Anne Nelson
			Lisa Anne Nelson Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

9

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B8 (Form 8) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

	Danny Lee Nelson			
In re	Lisa Anne Nelson		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach additional pages if nec	cessary.)
Property No. 1	
Creditor's Name: Farmer's State Bank	Describe Property Securing Debt: Personal Guarantee of loan for truck for Nelson's Electric, Inc.
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _ Debtor will discharge the personal gu U.S.C. § 522(f)).	uarantee for Nelson's Electric (for example, avoid lien using 11
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 2	
Creditor's Name: Farmer's State Bank	Describe Property Securing Debt: Personal guarantee of loan for truck for Nelson's Electric, Inc.
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _ Debtor will discharge the personal gu U.S.C. § 522(f)).	uarantee for Nelson's Electric (for example, avoid lien using 11
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt

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Page 2 B8 (Form 8) (12/08) Property No. 3 **Describe Property Securing Debt: Creditor's Name: Internal Revenue Service** Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000) Property will be (check one): □ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain <u>Pay through sale of assets by trustee</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as Exempt ☐ Not claimed as exempt Property No. 4 Creditor's Name: **Describe Property Securing Debt:** Port Byron State Bank Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000) Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain \_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one):

☐ Not claimed as exempt

Claimed as Exempt

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Page 3 B8 (Form 8) (12/08) Property No. 5 **Creditor's Name: Describe Property Securing Debt:** 224 Franklin St, Hartford City, IN Port Byron State Bank Hartford City Super Wash. Judgment lien on Morrison, IL household. listed for sale @ \$226,000 Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property □ Reaffirm the debt ■ Other. Explain <u>Debtors will surrender the Indiana property and avoid the lien on the homestead</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt Not claimed as exempt Property No. 6 **Creditor's Name: Describe Property Securing Debt:** HDR & T Car Wash, Inc. Real estate Port Byron State Bank Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain Debtors will discharge the personal guarantee of HDR & T (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): □ Claimed as Exempt Not claimed as exempt Property No. 7 Creditor's Name: **Describe Property Securing Debt:** VW Credit, Inc 2005 VW Passat TDI Property will be (check one): Retained ☐ Surrendered If retaining the property, I intend to (check at least one): ☐ Redeem the property ■ Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain Property is (check one): Claimed as Exempt □ Not claimed as exempt

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B8 (Form 8) (12/08)		<u></u>	Page 4
Property No. 8			
Creditor's Name: Whiteside County Collector		Describe Property Securing Debt: Location: 601 Hickory Hills Drive, Morrison IL (appraised 2005 @ \$310,000)	
Property will be (check one):  ☐ Surrendered	■ Retained		
If retaining the property, I intend to (che  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		avoid lien using 11 U.S.	C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		□ Not claimed as ex	kempt
PART B - Personal property subject to u Attach additional pages if necessary.)	nnexpired leases. (All thre	ee columns of Part B mu	sst be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury that personal property subject to an unexperted Date June 26, 2009  Date June 26, 2009	ired lease. Signature	/s/ Danny Lee Nelson Danny Lee Nelson Debtor	<u> </u>
Date Julie 20, 2003	Signature	Lisa Anne Nelson Joint Debtor	

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United States Bankruptcy Court
Northern District of Illinois

In re	Danny Lee No Lisa Anne Ne				Case No.	
III IC				Debtor(s)	Chapter	7
	DIS	SCLOSURE OF C	OMPENSA	TION OF ATTOI	RNEY FOR DE	EBTOR(S)
cc	ursuant to 11 U.S	S.C. § 329(a) and Bankı	ruptcy Rule 20 ore the filing of	16(b), I certify that I a the petition in bankruptcy	m the attorney for y, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
		ces, I have agreed to accep				3,000.00
	Prior to the fili	ng of this statement I have	received		\$	3,000.00
	Balance Due				\$	0.00
2. \$_	<b>299.00</b> of th	e filing fee has been paid.				
3. T	he source of the co	ompensation paid to me wa	s:			
	☐ Debtor	Other (specify):	Kathryn Ba	ich, Lisa's mother		
4. Tl	he source of comp	ensation to be paid to me i	s:			
		Debtor		Other (specify):		
5.	I have not a firm.	greed to share the above-di	sclosed comper	nsation with any other per	son unless they are n	nembers and associates of my law
		ed to share the above-disclo greement, together with a l				pers or associates of my law firm. ttached.
5. Ir	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
a.	reaffirma	ons with secured cred	pplications a	s needed; preparation	emption planning and filing of mot	preparation and filing of ions pursuant to 11 USC
7. B	Represer	the debtor(s), the above-distriction of the debtors in adversary proceeding	n any dischar			es, relief from stay actions or
			CE	RTIFICATION		
	certify that the fore nkruptcy proceedi		nent of any agre	ement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	June 26, 200	9		/s/ Bernard J. Nat		
				Bernard J. Natale Bernard J. Natale		
				6833 Stalter Dr.,	Suite 201	
				Rockford, IL 6110		•
				natalelaw@bjnat	Fax: (815) 316-464 alelaw.com	0

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Bernard J. Natale 2018683	X /s/ Bernard J. Natale	June 26, 2009	
Printed Name of Attorney	Signature of Attorney	Date	
Address:			
6833 Stalter Dr., Suite 201			
Rockford, IL 61108			
(815) 964-4700			
natalelaw@bjnatalelaw.com			
Ce	ertificate of Debtor		
I (We), the debtor(s), affirm that I (we) have rece			
Danny Lee Nelson			
Lisa Anne Nelson	X /s/ Danny Lee Nelson	June 26, 2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X /s/ Lisa Anne Nelson	June 26, 2009	
	Signature of Joint Debtor (if any)	Date	

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### **United States Bankruptcy Court** Northern District of Illinois

	Danny Lee Nelson					
In re	Lisa Anne Nelson		Case No.			
		Debtor(s)	Chapter			
	VEI	RIFICATION OF CREDITOR MA	ΓRIX			
	Number of Creditors:					
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors	is true and	correct to the best of m	у	
Date:	June 26, 2009	/s/ Danny Lee Nelson				
		Danny Lee Nelson		_		
		Signature of Debtor				
Date:	June 26, 2009	/s/ Lisa Anne Nelson				
		Lisa Anne Nelson				

Signature of Debtor

AFSCME Advantage 9472465 ard Doc 1 P.O. Box 88000 Baltimore, MD 21288-0001

Filled 06/26/09ent Entered 06/26/09 11:06:57 ADSSGMAIDEL Inc. BARCHING INTERIOR AS A STATE OF A STATE OF AS A STATE OF A STATE OF AS A STATE OF A STATE OF AS A STATE OF A STATE PO Box 64338 Chicago, IL 60664-0338

312 Locust Street Sterling, IL 61081

Alliance Nutrition Millview Feed Se 23987 Carroll Road Morrison, IL 61270

Indiana Workforce Development 10 North Senate Avenue Indianapolis, IN 46204

Sprint P.O. Box 41466 Philadelphia, PA 19101

Allied Business Accounts, Inc. PO Box 1600 Clinton, IA 52733-1600

Internal Revenue Service Mail Stop 5013 CHI 230 S. Dearborn St. Chicago, IL 60604

The CBE Group Inc. 131 Tower Park P.O. Box 900 Waterloo, IA 50704

CBE Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701-9374

Medical Associates 915 13th Avenue North Clinton, IA 52732

Todd Nelson Noble Rd Morrison, IL 61270

Farmer's State Bank 1100 East Lincolnway Morrison, IL 61270

Mercy Medical Center-Clinton 1410 North Fourth Street Clinton, IA 52732-2940

Tri State Adjustments Freeport, Inc PO Box 882 Freeport, IL 61032

Federated Mutual Insurance Company P.O. Box 328 Owatonna, MN 55060

Morrison General Electric 207 Larch Street Morrison, IL 61270

Union Plus Master Card PO Box 88000 Baltimore, MD 21288

First Collection Services 10925 Otter Creek Road Mabelvale, AR 72103

Nelson's Electric 101 W Market St Morrison, IL 61270 United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613

HSBC PO Box 5253 Carol Stream, IL 60197-5253

Port Byron State Bank 124 N Main St Port Byron, IL 61275

VW Credit. Inc PO Box 17497 Baltimore, MD 21297

HSBC Bank Nevada, NA PO Box 98737 Las Vegas, NV 89193-8734 Quad Corporation 2322 E. Kimberly Road Suite 215W Davenport, IA 52807

Whiteside County Collector Whiteside County Courthouse 200 E. Knox Street Morrison, IL 61270

Hugh Nelson 1005 Glenwood Drive Morrison, IL 61270

Randy Nelson 1 Genesee St Morrison, IL 61270

William J. Simspon, DDS 521 W. Wall Street Morrison, IL 61270